

Attachment D-1

Wrongful Repossessions Not Reported By USASF

ATTACHMENT D-1:
WRONGFUL REPOSSESSIONS NOT REPORTED BY USASF IN
WRITTEN REPORT 5

1. Sentinel Complaint No. 165203644

I had a car with us auto and less then a year of me having the car the engine went out and was replaced 3 times. The engine then went out again less then a year and the said I never purchased a warranty. And refused to provide proof that I didn't get it and I have a copy of the warranty from when I purchased the vehicle. I have requested my balance in writing called them several times. With no response. They took my car from the mechanic after I made my payment and have not heard from them. And I don't know where the car is at this point --- Have contacted: CC Issuer --- Fair Resolution: I would like this removed from my credit. It is hurting my credit.

2. Sentinel Complaint No. 150555596

So this place has a 5 day or 300 mile return and exchange well I got this van on 4/9/22 and on 4/12/22 I return to the car lot with the van it was under the 300 miles. The reason I returned the van check engine light had come on and the transmission was slipping not only that the van had roaches in it the manger and the sales person where there to discuss the options I had well when I got the van I had told them the only thing I had for a down payment was 850\$ well before I could sign for the van they already put substantial payments added to finish a down payment of 1700\$ which I specified that 850 was all I could do no if and or but we'll the manger ask why I was wanting to exchange the van and I told him and all of a sudden he changed his attitude and was like well I don't have anything on the lot that I could trade for unless I payed more and if that was the case he couldn't do it that day anyway cause it was after 5 well when he realized that if we left and came back the next day it would be over the 300 miles so he just keep saying that there wasn't anything he could do well I said I will just leave it with the keys and he said if you do that it would be a repossession and that wouldn't be good for me so he made me take the van well I tried numerous times to call the cooperate office and you aske the call person to put u threw to the person in charge and they tell you to hold and then hang up well the second payment I was late on getting it to them and In the contract it says you have

10 days and a penalty before your car is considered for repossession well 5 days after it was late with no contact or them answering the phone my car got repossessed and now I'm with out a ride and a 20000\$ bill and still can't get in touch with anyone and they have got in touch with me and they put it on my credit as soon as they repossession the van so now I can't even try to get another car so I want something done about this it isn't right at all I got robbed --- Additional Comments: Billing adjustment; Correction to a credit report; No further contact by the business

3. Sentinel Complaint No. 121217606

I was told I can make my payment late because of the pandemic and now they cut my car off and put a repo on it even though I made a payment. payment amount 219.53 and they said it can be late because it was in deferment now they put a repo on it and cut it off after we spoke and they took a payment. Everyone I spoke with was rude I even gave them numbers of the representative I spoke with and they still won't turn it back on. --- Additional Comments: I want my car back on and the need to take away a payment from putting me through this foolishness when they representatives is lying.

4. Sentinel Complaint No. 163662473

My car was taken without my knowledge and the company stated that they contacted me by mail to tell me and I was never contacted my car was not due for repossession I was over paying on my car months ahead I would like a refund on my car --- Have contacted: CC Issuer --- Fair Resolution: A refund on my car

5. Sentinel Complaint No. 125642815

They stole my car and then falsified paperwork saying it was a voluntary repo. The car was stolen I reported it as stolen. I never missed a payment I was not behind on my payments there was no reason for the car to be reposed it was an illegal repo. In other words it was not repo they stole the car. So the paperwork being provided to the credit bureaus is false. Everyone within US Auto is aware of it they know what they did is wrong. Also they are saying i owe them money when i do not owe them anything. --- Have contacted: CC Issuer --- Fair Resolution: They should not be able to sell cars if they are going to be stealing the cars back from paying customers.

6. Sentinel Complaint No. 152480039

I contacted my lender and set up a payment arrangement. This was at the start of covid. My arrangement wasn't honored, I was charged extra fees and eventually lost my vehicle. I have numerous conversations and recordings. I even spoke with legal aid. Nothing they offered was kept up on my lender's end. My car was taken and I wasn't notified. There was so much tools, clothes, money, etc inside my property. The car was resold and I was even sent a bill afterwards... --- Have contacted: CC Issuer --- Fair Resolution: A new loan for a car with a better interest rate. I reach out to this lender for financial assistance not financial deception. This has hurt my work ability and travel. I'm left with a bill and lost possession.

7. Sentinel Complaint No. 117490409

I get paid bi-weekly and we made an agreement to pay bi-weekly they repo my car within 5 days after payment. I made a payment on February 17th 2020. I get paid bi-weekly my next payment was March 12th they repo my car on the 17th --- Additional Comments: Either refund me my money or return my vehicle

8. Sentinel Complaint No. 152803752

Literally a scam. Sold me two cars. The first one a Ford Fusion which broke down three days after having it. The second one started to malfunction around week two or three. The woman says we'll be more than happy to allow you to trade the vehicle in. I said okay what about my upcoming payment. She said don't worry about it as the payment date will change once we issue a new contract with the new vehicle. She told me that I should be expecting a phone call from the manager. I never heard anything from the manager after two months and multiple attempts at calling. My car ends up getting repossessed leaving me stranded in a parking lot 30 minutes away from home. They didn't allow me to get any of my belongings before taking the car. My keys, my wallet, phone charger and laptop were all in the vehicle. I reach out to US auto sales and the woman says I can postpone the repo until Monday. I said the car is gone. She says well if the vehicle is already gone there's nothing I can do. The only thing I can do is have you pay the past due balance. This is what they do. They tell you one thing and then don't follow through so you end up at fault and they can take your money

and your car. They asked me what I'd like to see happen and I asked to either be released of my contract and have my money returned or for them to issue a new contract on a new vehicle. I have all the emails and phone calls. Not once did US auto apologize or make an offer to make things right. They never acknowledged any wrong doing or miscommunication on their end. They could very easily made this right so that they continued to get paid and I still have transportation but they chose not too. People please be aware of this place. It is a joke. They'll have a class action lawsuit sooner than later. -
-- Additional Comments: Refund; Exchange; Correction to a credit report

9. Sentinel Complaint No. 157299936

I had a car from US Auto Sales for 3 years now made payments pretty regular. However my husband got a heart attack and had to have open heart surgery it's been in the hospital for 4 months. I attempted to reach out to us Auto Sales to try to get them to help us with maybe different a payment or something that they could do lower the payment to where I'd be able to keep the car they did nothing would not help me the people on the phone would say stuff like I'm sorry but there's nothing we can do. Well you know when your husband is dying there's only so much that I could do and I tried everything to get them to work with me they finally came out and repoed my car. Still will not acknowledge the fact that I asked for help over and over again this is the worst company I've ever dealt with and I have no intentions to ever work with them again

10.Sentinel Complaint No. 160723361

US Auto Sales had my van repossessed on Friday May 19th without notice! I received no phone calls, no right to cure notice, no indication of nothing! I called on Friday afternoon to find out how to get my van back and they told me the Recovery Dept was closed and I would have to wait until Monday! Monday May 22nd, I received a call from a company called Westlake Portfolio and was told that US Auto Sales sold my loan to them. I have no idea who these people are only that they are demanding money from me. I have no idea where my van is and some of mine and my children's belongings are in their! Nobody will tell me where it is to retrieve anything. They claim I am late on payments but I can not get them to send me a payment history ledger that shows every payment made. I feel like I was taken advantage of from the very beginning, US AUTO SALES sells lemon

cars which is probably why they are shut down now! They took advantage of us knowing my husband was a disabled veteran on a fixed income. The van broke within less than a month of having it this was in 2019, the backup camera stopped working within the first two weeks and turned on and off when it felt like it indicating electrical damage. We paid a lot of money to fix the van since we were stuck with it. Then November 2022 it broke again. This time we can afford the \$7500 it's going to take to fix it. US Auto Sales robbed and deceived us and now we are dealing with another company's we have never heard of and claiming we owe money. This whole situation is extremely shady! I want a payment history ledger and to know what they did with my van they took without notice! --- Additional Comments: I want an explanation of what is going on, a payment history ledger, and to know where my van is to retrieve mine and my children's belongings! ; Explanation of charges; Refund

11.Sentinel Complaint No. 106402138

I receive social security for income. That is the way I pay my car note. At some point social security took me out of pay due a mistake on their behalf and that caused me hardship as well as not being able to pay my bills included my car note. It also put my car note behind a month. I explained my situation to US Auto Sales and asked them if they could please help me get a deferment so that my car note will not be so far behind. They told me I needed a note from the social security office explaining what has occurred with my benefits. Keep in mind I have several health issues as well as anxiety. I went to social security and because the congress helped my benefits to be reinstated, they were able to get the district manager of social security to type a letter personally explaining my situation. Ms. Matthews which is the district manager typed a personalized letter with a letter head explaining my situation along with signature and a contact number. US Auto Sales refuses to accept my letter. The letter is very detailed. They refuse to help me with a deferment and because they are not accepting my letter. I also told US Auto Sales since I will receive my benefits in April on April 3rd since they have stopped. I can make a car note payment on April 3rd. Because they refuse to accept my letter. They want me 1200 by Monday when my note payment is \$467.00. They refuse to accept 467.00 and are threatened to repossess my car... When I comply with everything they ask me about they are giving me a problem. They cause me emotional stress ... There's no way I can give them

1200 on a fix income recieving disability.. I am asking for help i dont where to turn.. My vehicle is how i get to my doctor appts aswell as get my kids to school.. They also keep charges me fees for insurance they always had on the car.. Please please i am needing emergent help!

AsapProduct_Or_Service: Vehicle --- Additional Comments:

DesiredSettlementID: Not applicableI am needing help to stop my vehicle from being repossess. They refuse to accept my lettwr or payment .. I am asking for some one to please speak on my behalf and stop my vehicle from being repossess when i have complied. With everything they have ask me

12.Sentinel Complaint No. 142156283

After paying US AUTO SALE \$406.00 a month since November 2017. The 2009 Mazda Cv-7 that was purchased for 9,995 equal 14,616.00. I would call the automated system to make the payment. The representative informed that it didn't include the insurance payment . After making a balloon insure payment of \$900.00 I was once again back on track. Asked the company for a pay off on the loan back in 2019 representative said that it was 6500.00 to pay off the car. I called back again in 2021 asked for a pay off on the same care it was 7200.00. I have paid for this car twice and they still came an repossessed the car after I was supposed to be on an deferment. This is the most illegal company I have ever did business with. Please assist the car is still showing as an outstanding balance of 7300.00 on my credit report after vehicle was sold at auction. Monthly payment on credit report is 444.00 which is not the terms agreed a pond and car report for loan listed at 15,615 terms also not agreed a pond --- Have contacted: CC Issuer --- Fair Resolution: Credit report delete as this deal should be unwinded. This was a complete lie.

13.Sentinel Complaint No. 104743868

I purchased car on November 29th 2019. Two weeks later the heat went out. I called The dealer they adv they would give a call back they never did. The sales men (tolen) arranged for my payments to be due on a certain day and did not communicate this to the bank or colleagues. When the due date came my car stopped in the middle of the high way with no heat because the manager did not notify the bank of the change in payments. Tolen adv me I had 45 days to make the deferred payments although when confronted he stated he never said that. Two weeks later he found the doc he changed and

apologized and reactivated the car after 3 days of being off. I then took it to Ford due to the car having a recall. After doing so I adv Tolen the heat still did not work he still did not follow up. On Jan 24 the car just stopped again. I called Tolen he had it towed to Lou Webber. Lou Webber had my car another week before deciding he wanted nothing to do with the company or warrant department. tolen then had the car transferd to RPM. RPM laughed and said the water pumped had to be replaced immediately as well as the head gasket. My husband called US auto sales for a rental in which they stated we had to pay out of pocket and will be reimbursed as well as make payments on the car still. My husband adv the bank he was not going to make a payment until we got the car back. We just received the car back after 2 1/2 weeks yesterday and they repoed the car today. RPM adv me to bring the car back this week due to other issues going on. The only reason they let me take the car was due to doctor appointments this week. I asked several times for a new car or at least a refund prior to the repo today. They now want another 889.00 to get the car back after the 2000 on the car that has already been paid to then in the past two months with not even one month of actually driving. I have missed doctor appointments du to this on going issue. Since purchased I have paid more money to uber than before I purchased it. Product_Or_Service: CAr --- Additional Comments: DesiredSettlementID: ExchangeI honestly would either like my money back that I have put into the car or either a new car of equal value even the same year same color I don't care I just need to have a safe reliable vehicle for my family. I don't want to pay for a car and its repairs and uber every month. the car makes a loud noise that shakes the horn sounds flooded with water. I would like them to pay to get the car out of repo although I honestly don't want the car or anything to do with us auto sale WORST EXPERIENCE.

14.Sentinel Complaint No. 163083184

I purchased a car for 19000 it was a Impala 2013 the vin number was reading as a black Impala they gave me the wrong car as also repoed the car back illegally I have the camera footage.#CounterfeitProduct

15.Sentinel Complaint No. 154058861

2 days after my warranty ran out my car locked up. Key wouldn't turn over, nothing. I am sitting at a gas pump. Call and sent to claims. The women said to take it to chevy dealer near me. Had it towed(\$60). The service

manager at Riverside Chevrolet said the battery was burnt up. I called claims and was told that it would not be covered. I paid \$521 to get my car out. To only find it still didn't start. I said I shouldn't need a code. The service manager question me and told him it had a device on it. He said that was the problem with the battery, the device burnt my battery up. So called claims and the women told the service manger that it would fall in pastime. Manger faxed report to claims. Since it was after hours and service dept closed I was unable to get my refund. The lady from claims said she could post to my account. I was ok with that because my pic payment was due. Never had any reason to question if this has been done. Now 4 months later they repossessed my car for no reason. When I called the next morning I was told my account was delinquent. I said no ma'am I just laid a payment on Friday. After being on the phone with them all day. It was finally discovered my \$521 wasn't applied. I could have addressed this if I would have known it happen. When you pay on line it doesn't indicate a past due balance, no calls or emails to let me know. My car wasnt even shut down. I finally got them to apply the \$521 as promised. They posted it for Sept not June. Since it was marked as June all my payment are still showing late, when they aren't. They keep telling me to lay \$316 plus \$150 impound fee. I shouldn't have to pay this. If the \$521 would have been entered correctly they wouldn't have even picked up my car. Please help, I need my car and don't have this extra money after paying a payment on the 16th. They have also reported this yesterday towards my credit score. Please help. Thank you --- Additional Comments: My car released from impound and credit report fixed

16.Sentinel Complaint No. 163792203

This company saved card information for a card I didn't not want on file. They asked me did I want to save this card for a future payment and I informed them no. I made a payment arrangement with them and made a partial payment. They continued to try and charge my card that I did not want on file multiple times for various large amounts. Once it went through without my authorization they activated the kill switch on the car so I could not drive. Not only did they take an unauthorized payment and disregard the payment arrangement. They repossessed my car. --- Have contacted: CC Issuer --- Fair Resolution: I would like to be compensated for my troubles as

well as for illegally turning off my car leaving me stranded and marking it as a repossession on my credit.

17.Sentinel Complaint No. 164689721

US Auto Sales disabled and repossessed my vehicle illegally. My balance was also incorrect. After repossession, they never sent me any information regarding the car being sold or how much to pay to get it out. Since the business has been closed, I called the new owners and they said they don't have my records. That situation has caused me so much pain. After I lost my car, I became homeless due to that was my job. Uber and Amazon Flex. I lost my apartment. All for no reason. I also had \$1000 stolen from me in payments that didn't apply to the account. I have not been able to get any help from anyone in 2 years. I don't have money to hire a lawyer either. So I'm hoping you guys will help especially since there is a current lawsuit. --- Have contacted: CC Issuer --- Fair Resolution: I would either like my money back or the car back in my possession if it wasn't sold.

18.Sentinel Complaint No. 166753939

So I had been doing business with us auto for 5 years and within my last few payments my car was wrongfully repossessed. This occurred around November 2022 (not sure if the date). Since then, around June or July 2023 I started receiving calls from a company asking to settle out from my \$5-6,000 balance to \$2,500. I just need to know what steps I need to take since I have been hearing about them being in debt on the world news.

19.Sentinel Complaint No. 165951541

Was late on payment but made arrangements vehicle was disabled made payment and vehicle was back working but 2 days later vehicle was disabled again and then shortly after vehicle was repossessed....no explanation no contact with me...when I called the number was no longer working then get a letter a month later from Westlake company saying I owe money for my vehicle --- Have contacted: CC Issuer --- Fair Resolution: Sue them for the loss of my money and for the car that was less than a year from payoff need everything I put in my car back and all my personal stuff that was inside

20.Sentinel Complaint No. 166386554

Us auto sales wrongfully misappropriated my funds and repossessed my car
--- Have contacted: CC Issuer --- Fair Resolution: Payment back of money
wasted on said vehicle

21.Sentinel Complaint No. 122853087

discrimination and illegal practices with in the company. They will illegally repossess your car I have sent you a email when I was first let go from your company in regards to being fired unjustly. I never received a response from anyone. I was informed by unemployment today that your company is trying to deny me of my benefits. My lawyer informed me to request copy of employment records. He will be filing a subpoena for all internal investigation documents and IT records showing my termination was at no fault. I also filed a complaint with the EEOC for wrongful termination and discrimination. After filing unemployment my car was coincidently and vengefully ILLEGALLY repossessed after setting up promise to pay. I have been discrimated and profiled and this is very obvious your company is trying to cover their tracks. I'm going to need a copy of my exit agreement which I was told by your managers I 'HAVE' to sign, which is also illegal. My wives mother and her stepfather which is a lawyer; advised your company if there is any further mishaps or discriminations this would be a major PR issue and repercussions but I guess that was ignored as well. --- Additional Comments: release my unemployment and do an internal investigation

22.Sentinel Complaint No. 117295191

They repoed my car after 1 month and made no attempt to contact me.. they are hold my Tax return from me I just want my money BACK!Purchased 1/15/2020 2017 Hyundai Elantra SE took my money and the vehicle even though I made a payment now I just want my money back PERIOD! --- Additional Comments: I just want my entire refund returned!

23.Sentinel Complaint No. 122720434

us auto sales had told me they upgraded their system but I wasn't in their new system so they wasn't seeing were I was making payments. I last made a payment on July 28th they came on repo my car on August 11th. --- Additional Comments: Since they came and got the car dont report nothing towards my credit cause they have to explain to me where my money went.

24.Sentinel Complaint No. 160992264

Consumer states he was not late with his car payment to US Auto and they repossessed the car. Consumer also states they reported him as late to the CRAs 2-3 months after his car was repossessed. Consumer has reached out to them and they still have not removed this from his credit.

25.Sentinel Complaint No. 113401446

Nothing but trouble since I got this car. I've had this car a whole month and a half & there has been nothing but trouble. The second part of my deferred down payment was due on 10/12/19. I called on 10/11/19 to explain the situation that my account had been hacked & the situation was being worked on, & I was also waiting on another debit card because I don't use a traditional bank, just online. I was informed that although she noted the account, the calls wouldn't stop & I run the risk of the car being disabled. Needless to say a whole day afterwards my car was disabled. I got calls all week & i i explain the same thing to everyone. On Tuesday, I was informed that I ran the risk of the car being repoed. On yesterday 10/17/19, i was told that the car was submitted for repossession. Five whole days, & my car is being repossessed. It's not like I said I wasn't going to pay or I was 2 or 3 months behind, not even one. Everyone's hands are supposedly done. I went back thru my contract as to where it states all of this. Yes, I read about default, but I assumed it to be a reasonable timeline. So by the time this get paid any attention my car will have been repoed & fees added to that. This is straight ridiculous, if I'd known this was how this car dealership was ran. I would've taken my money elsewhere. It's bad enough that the down payments and the price of the cars are inflated, but I actually read a few reviews and thought this would be a good place to do business with. ---
Additional Comments: All I want is ample time to get my situation taken care of so that I can make payment. Also my car back on because to turn someone car off the very next day is just plain awful.